



MENASHA CORPORATION EMPLOYEES CREDI

219 W. Cecil St.
Neenah, WI 54956
(920) 751-1357

August 2009

www.menashacorpecu.org

Finding Balance for Your Budget

Using Credit Without Bi the Bank In Any Econo

Like anything else in our lives, the key to credit is Choosing the right sources and types of credit c difference in how successfully you can manage help you accomplish the things you need to do a difficult economy it can help you repay and c normal expenses. Please know that we will neve to borrow unnecessarily, but when you do need MCECU is here to help you borrow responsibly.



Up to 1% Loan Rate Discount.

It's natural to focus in on the rate as a way to compare loan options. As a member/ owner of MCECU, you may be eligible for a loan rate currently as low as **4.99% APR*** - a 1% discount off of our standard loan rate, just for using MCECU checking and direct deposit.



Carry the Right Credit Card.

Compare the other credit cards in your wallet to the low 12.99% APR rate and minimal fees of the MCECU Credit Card. As a VISA card, it is accepted most anywhere you choose to go . . . worldwide. AND, you have local support from YOUR credit union where you are a member/owner, not just a number.



Loan Payments Made Easy with PC Home Banking.

A key to maintaining and building strong credit is timely payments. You are in complete control of when your loan payments are made with PC Home Banking. Logon anytime day or night to make your payment via transfer between accounts.



Get up to
\$500
Cash
Back

Save with the 1% Rebate Loan Event

We're delivering cash back and a great loan rate as low as 4.99% APR when you have MCECU checking with direct deposit. Now is the right time to:

- Buy a new vehicle
- Buy a used vehicle
- Refinance loans from other financials.

Apply today to be pre-approved before you shop for a vehicle or when you are ready to refinance your higher-interest debt and get cash back! This is a limited time offer . . . don't miss out!

Apply today:

Call 920-751-1357

Visit our Branch

Download an
application at
menashacorpecu.org

Office Hours
Monday-Friday
9am-5pm



**We will be closed
Monday,
September 1st, for
Labor Day.**



PC Home Banking
Available 24/7
FREE Service!

Logon at
www.menashacorpecu.org



Touch Tone Teller
920-968-1052
888-341-2328



Get Cash

- Before Work
- After Work
- During Lunch or Breaks

at YOUR MCE ATM inside Entrance 38 at the Neenah Packaging Plant!



PC Home Banking Spotlight

Manage your accounts to avoid fees with PC Home Banking

You can manage your deposit accounts and loans even more closely with PC Home Banking.

- **Avoid Overdraft Fees:** Use PC Home Banking with your checkbook register to ensure you have the balances you need in your accounts to avoid overdraft fees. If you're expecting a direct deposit, you can ensure that it has been posted to your account. If you're wondering if a check has cleared, a quick look at your account activity will give you the answer you need. It will even show you pending transactions.
- **Avoid Loan Late Fees:** Make your loan payment quickly and easily by transferring your payment in PC Home Banking. Your transfer is immediately applied, so you can more closely manage your payments and protect your credit rating with on-time payments each month.

Tell us Your MCECU Story

What does being a member of MCECU mean to you?

Why would you recommend others join?

What is your favorite part of being a MCECU Member?

We want to hear your story! Submit your story by August 24th and be entered in a drawing for a \$50.00 VISA Gift card!! Email us at

president@menashacorpecu.org. Please include your name, email address and phone number.



Contact MCECU to sign up for PC Home Banking and enjoy the convenience of secure online access to my accounts anytime!

Five Home Improvement Ideas Whether You're Selling or Staying!



See MCECU for affordable **financing or refinancing** of your home.

- Polish off repairs that have a big nuisance factor—faulty doorknobs, squeaky floors, dripping faucets, and the like.
- Take care of cosmetic repairs. Fix that hole in the wall, replace the outdated light fixture, and repair the moldings.
- Make relatively easy, low-cost improvements that offer significant results. You can stretch your improvement dollars with high-impact efforts, such as painting, wallpapering, and changing fixtures.
- Make upgrades that will ultimately save you or the new owners money and add perceived value to your home.
- Handle maintenance that will protect your house from long-term damage and raise its appeal to new owners. Jobs include painting the house, and making your basement a drier place.

Connecting with you -

Do we have your current email address?

Get news about MCECU's newest promotions and specials quickly and easily. If email is a convenient way for us to stay in touch with you, please help us ensure that we have your most current email address on file.

Name _____ Mailing address _____

Phone number _____ Email address _____

Signature _____

Update your email address with us today in PC Home Banking, by filling out this form and dropping it off at the credit union or by mailing it to 219 W. Cecil St. Neenah, WI 54956.

If you share your email with us, you have our promise that we will treat it confidentially as we do all of your account information and only use it to share credit union news and promotions with you. We will NEVER sell it or share it.

